

Fill in this information to identify the case:

Debtor 1 Man H. Huh
Debtor 2 Hee Huh
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District District of PA
(State)
Case number 12-10971

FEB 22 2017

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: FCI LENDER SERVICES, INC.

Court claim no. (if known): 13488755

Last 4 digits of any number you use to identify the debtor's account:

1 2 8 8

Date of payment change:

Must be at least 21 days after date of this notice

04 / 15 / 17

New total payment:

Principal, interest, and escrow, if any

\$ 603.65

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 6 %

New interest rate: 6 %

Current principal and interest payment: \$ 603.64

New principal and interest payment: \$ 603.65

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Adjustable-Rate Mortgage (ARM)

Current mortgage payment: \$ 603.64

New mortgage payment: \$ 603.65

Debtor 1 Man H. Huh Case number (if known) 12-10971
First Name Middle Name Last Name

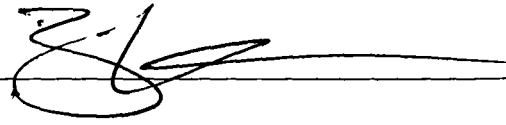
Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x  Date 02 / 15 / 2017
Signature

Print: Ben Keisari Title President
First Name Middle Name Last Name

Company BGK Investments, Inc.

Address 23371 Mulholland Dr., #137
Number Street
Woodland Hills CA 91364
City State ZIP Code

Contact phone 818 719 0068 Email ben@bgkinvestments.c
() -



FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS #4920, BRE #01022780

1/3/2017

SUBSEQUENT INTEREST RATE ADJUSTMENT

MAN HYUK HUH
1527 SWEETBRIAR DR
JAMISON, PA 18929

Account #	9907001288
Statement Date	01/03/2017

Unpaid Principal Balance	\$79,670.31
Interest Rate	6.00000000%
Prepayment Penalty	No

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 1 month period during which your interest rate stayed the same. The period ends on 01/21/2017, so on that date your interest rate may change. After that, your interest rate may change Monthly for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

Interest Rate	6.00000000%	6.00000000%
Principal	\$0.00	\$0.00
Interest	\$603.64	\$603.65
Escrow	\$0.00	\$0.00
Suspense	\$0.00	\$0.00
Other Payments	\$0.00	\$0.00
Total Monthly Payment	\$603.64	\$603.65

(due 03/15/2017)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the WSJ Prime Rate and your margin is 2.500%. The WSJ Prime Rate is published Daily in Not Info. The index rate plus the margin will be rounded to the nearest 0.12500000%.

Rate Limit: Your rate can never be higher than 18.000% over the life of the loan. Your rate can never be lower than 2.500% over the life of the loan. This additional increase may apply to your interest rate when it adjusts again on 02/21/2017.

New Interest Rate and Monthly Payment: The table above shows our estimate of your new interest rate and new monthly payment. These amounts are based on the most recently published WSJ Prime Rate, your interest rate limitations, your loan balance of \$79,670.31, and your remaining loan term of 46 months.

If You Anticipate Problems Making Your Payments:

- Contact FCI Lender Services at 1-800-931-2424 ext. 650 as soon as possible
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options may be possible (most are subject to lender approval):
 - **Refinance your loan**
 - **Sell your home** and use the proceeds to pay off your current loan
 - **Modify your loan terms**
 - **Payment forbearance** temporarily gives you more time to pay your monthly payment
- If you would like contact information for counseling agencies or programs in your area, call the US Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. If you would like contact information for a State housing finance agency, visit the US Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov/mortgagehelp/

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.